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| Application Number                     | 10/593,967   |
| Filing Date                            | September 22, 2006                                     |
| First Named Inventor                   | Gilligan, Michael F.                                   |
| Title                                  | Accumulation of Return and Risk of                     |
| Art Unit                               | Unknown  |
| Examiner Name                          | Unknown  |
| Attorney Docket Number                 | 8235,005,PCUS00 (New)                                  |

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| Applicant/inv   | ventor.  |   |         |  |                                |  |                             |  |
| Assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)  |  |   |         |  |                                |  |                             |  |
| SIGNATURE of Applicant or Assignee of Record  |  |   |         |  |                                |  |                             |  |
| Signature   |  |   |         |  | Date                           | 5.07.07  | onto-management and         |  |
| Name  | Michael Francis Gilligans  |   |         |  | elephone                       |  | ************                |  |
| Title and Company Director, Risk Research International Pty Ltd.  |  |   |         |  |                                |  |                             |  |
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